



# *Idaho Industrial Commission*



*FY 2005  
Annual Report*

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# About the Industrial Commission

The Idaho Industrial Commission administers the Idaho Workers' Compensation Law (Title 72, Chapters 1-8, Idaho Code). The Industrial Commission is statutorily required to resolve disputed workers' compensation cases, serve as an appeals court for the Idaho Department of Commerce & Labor's unemployment claims, maintain files on all Idaho workers' compensation claims, promote insurance coverage for employers subject to Title 72, provide vocational rehabilitation services to injured workers, and administer the Idaho Crime Victims Compensation Program.

The Commission is comprised of a three-member panel appointed by the governor. One member must be an Idaho licensed attorney, one must represent employers, and one must represent workers. The Commission is assisted in administering its day-to-day activities by a director who serves at a level between the Commissioners and staff to coordinate the activities of the four functional divisions of the agency: Compensation, Adjudication, Rehabilitation and Crime Victims.

The Industrial Commission is an agency with approximately 138 employees statewide. The main office is in Boise and there are ten field offices throughout the state. The field offices house staff from the Rehabilitation Division and Employer Compliance's Employer Investigators.

## The Commissioners



**Thomas Limbaugh**  
*Chairman*

Employer  
member



**James F. Kile**

Attorney  
member



**R.D. Maynard**

Employee  
member

# Commission Management

## Mission Statement

To impartially and efficiently administer the Idaho Worker's Compensation Law in a manner that ensures compliance with insurance requirements, timely dispute resolution, and prompt and accurate benefit payments and quality vocational rehabilitation services for injured workers.

To provide timely and consistent judicial review of cases appealed from the Idaho Department of Commerce and Labor under the Employment Security Law.

To assist innocent victims of crime recover from the devastating effects of crime by providing financial assistance in accordance with state and federal law.

## Functions of the Commission

- Resolve contested workers' compensation cases.
- Mediate workers' compensation disputes.
- Determine unemployment insurance appeals.
- Approve settlement agreements for workers' compensation benefits.
- Regulate employer's insurance coverage.
- Provide no-cost return to work services.
- Administer benefits to innocent crime victims.

## Commission Managers



**Back Row**—Jud Roth, Rehabilitation; Don Robbins, Fiscal Officer; Scott McDougall, Acting Benefits Administrator; Robert Barclay, Adjudication; Dani Spurny, Human Resources.  
**Front Row**—Terri Parsons, Rehabilitation; Mindy Montgomery, Director; Christi Simon, Employer Compliance; Connie Spofford, Information Technology; Terisa Wyatt, Rehabilitation  
**Not Pictured**—George Gutierrez, Crime Victims



## *Accomplishments for FY 2005*

- The Compliance Department of the Industrial Commission continued its strong efforts in ensuring Idaho employers obtained appropriate workers' compensation insurance. Compliance Investigators handled over 6,400 cases, which was an increase of 10% over the prior fiscal year. Further, penalty collections to the Compliance Department substantially increased.
- The number of mediations increased by 23% over the previous fiscal year with an all time high percentage of full resolution at 91%.
- The Crime Victims' Compensation Program successfully put through legislation to increase the funeral benefit level from \$2,500 to \$5,000, and expanded eligibility criteria to allow more victims access to family assistance benefits. This is the first benefit increase since the family assistance benefits were added in 1991.
- Despite the increasing complexity of workers' compensation claims and the inherent difficulty in resolving these matters, the Adjudication Division and Commissioners continued to meet their goal of issuing decisions within 90 days from being submitted.
- The Crime Victims recovery efforts exceeded \$330,000 for FY 2005. This is a 10% increase over the previous fiscal year's collections.
- Compliance staff worked with the Idaho Department of Commerce and Labor and the State Tax Commission on enhancements to the on-line Idaho Business Registration System. The project received an outstanding IT Achievement Award in Digital Government Applications by the Information Technology Resource Management Council.

## *Future Goals*

- Establish a physician fee schedule in accordance with HB331 and communicate the schedule and plan for implementation throughout the state.
- Continue providing outreach programs for employers, workers, insurance agents, accountants, and medical providers on the requirements of the Idaho Workers' Compensation Law.
- Complete the Information Technology re-engineering project to convert current business systems to web based systems by the end of calendar year 2006.
- Focus on succession plans as many key staff members are reaching retirement age.

# Employer Compliance

Workers' compensation insurance is required by law for nearly all Idaho employers. One of the primary duties of the Idaho Industrial Commission is to assist employers in maintaining required insurance coverage. The Employer Compliance Division works diligently with employers to ensure that coverage is obtained and maintained.

In Fiscal Year 2005, Employer Compliance worked with 16,802 employers. Of those, 10,974 were new businesses and 5,828 were existing businesses whose workers' compensation insurance policies were canceled. Over 61% of those employers were found to be in compliance with the law. The remaining 38% were referred to an investigator for further review.

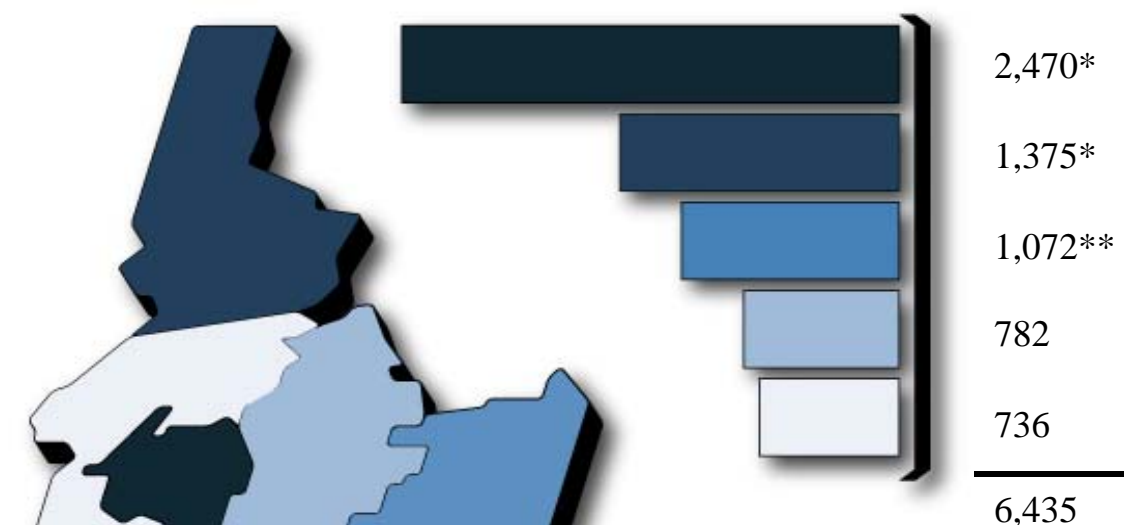
The Employer Compliance Investigators work closely with employers to determine if workers' compensation insurance is needed for their business. One of the responsibilities

of an Investigator is to educate employers. Many first-time employers are unaware of Idaho's workers' compensation insurance requirements. Further, employers commonly misunderstand issues such as the difference between employees and independent contractors.

Investigators are also encouraged to be involved in public outreach programs. In Fiscal Year 2005, Investigators participated in activities such as the Small Business Information Forums, the Reducing Idaho Bureaucracy (RIB) program and the Contractor's Registration Act informational meetings. All of these activities are designed to give employers important information about their requirements and obligations under Idaho law.

Over the past 2 years, the outreach function of Employer Compliance has grown dramatically with the addition of 3 new investigator positions. The increase has made a significant

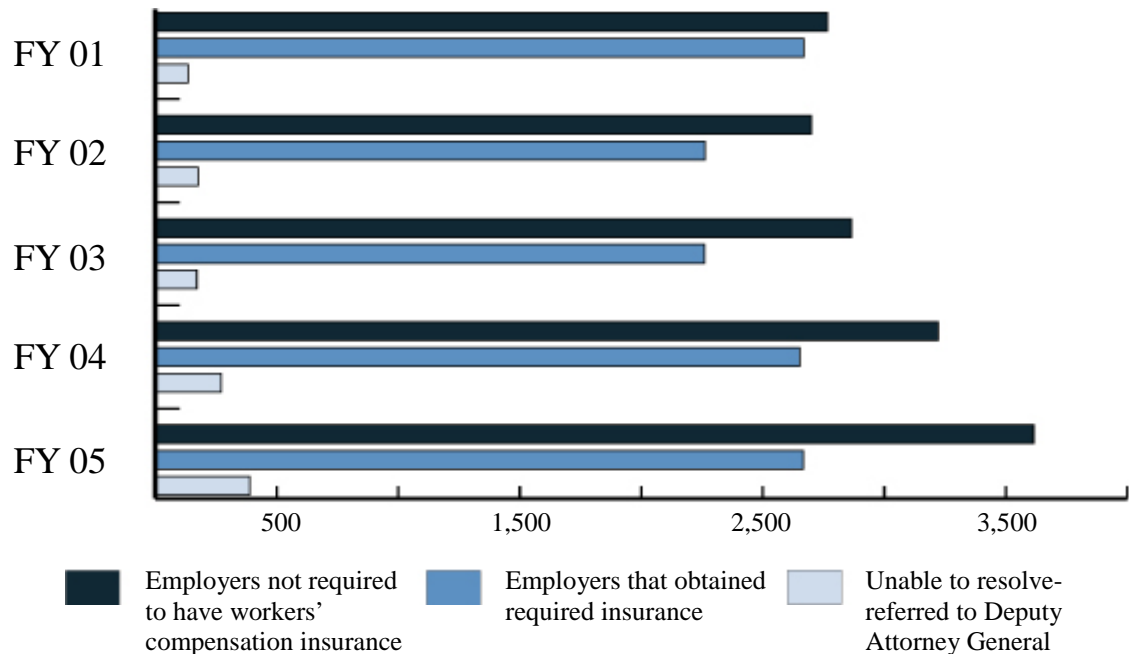
## Cases Referred to Investigators by Region in FY 2005



\* Two Investigators

\*\* Two Investigators as of 3/2005

## *Results of Compliance Investigations: FY 2001-2005*



impact on Employer Compliance's ability to educate employers of their workers' compensation insurance requirements. In addition, the increase in investigative staff has enabled the Compliance Division to reduce the length of time that non-complying employers are without insurance. The number of cases referred for investigation has increased 17% over the last three years. In Fiscal Year 2005 the work of the investigators resulted in 2,667 employers obtaining workers' compensation insurance resulting in coverage for 9,000 Idaho workers.

Not all employers voluntarily obtain coverage on their own. In Fiscal Year 2005, 389 cases of non-compliance were referred to the Deputy Attorneys General assigned to the Commission for legal enforcement of the workers' compensation law. This represents an increase of 45% over the prior Fiscal Year.

Operating without workers' compensation insurance can have a drastic financial impact on a business. The Commission can assess a minimum penalty of \$25.00 per day for each day that the employer operates without the required insurance. In addition, the Office of the Attorney General on behalf of the Industrial Commission, can file a lawsuit in district court to obtain an order requiring the employer to cease operating the business until the insurance requirements of Idaho Law are met.

During Fiscal Year 2005, there were 240 lawsuits filed around the state, an increase of 15% over the prior Fiscal Year. Such action is necessary to emphasize the need for coverage in the event of a job-related injury or occupational disease. An uninsured injury can have catastrophic consequences for both the worker and the employer.

# Benefits Administration

From the first report of a work related injury or illness until a claim is resolved, the Benefits Administration Department staff tracks the status of thousands of work related incidents. The Workers' Compensation Law requires those employers who must maintain Idaho worker's compensation coverage to report job-related incidents that cause lost work time and/or medical attention to their insurance carrier and to the Industrial Commission. Physicians and insurance providers must also file documentation with the Commission to support decisions made in awarding and monitoring benefits.

Over the past fifteen years, the number of claims filed yearly in Idaho have remained constant while the workforce has grown. In Fiscal Year 1990,

Idaho's labor force consisted of approximately 467,102 workers. In the same year, Benefits Administration processed 42,876 claims. This represents a ratio of 9.1 injuries per 100 workers. In comparison, in 2005 Benefits Administration processed 42,347 claims while Idaho's workforce grew to 669,728\*. The ratio of injuries per 100 workers fell to 6.3, a 31% decrease. This reduction in the ratio of injuries has had a positive impact on workers' compensation premiums. Idaho's cumulative rate level in Fiscal Year 2005 was 16.3% below that of 1996.

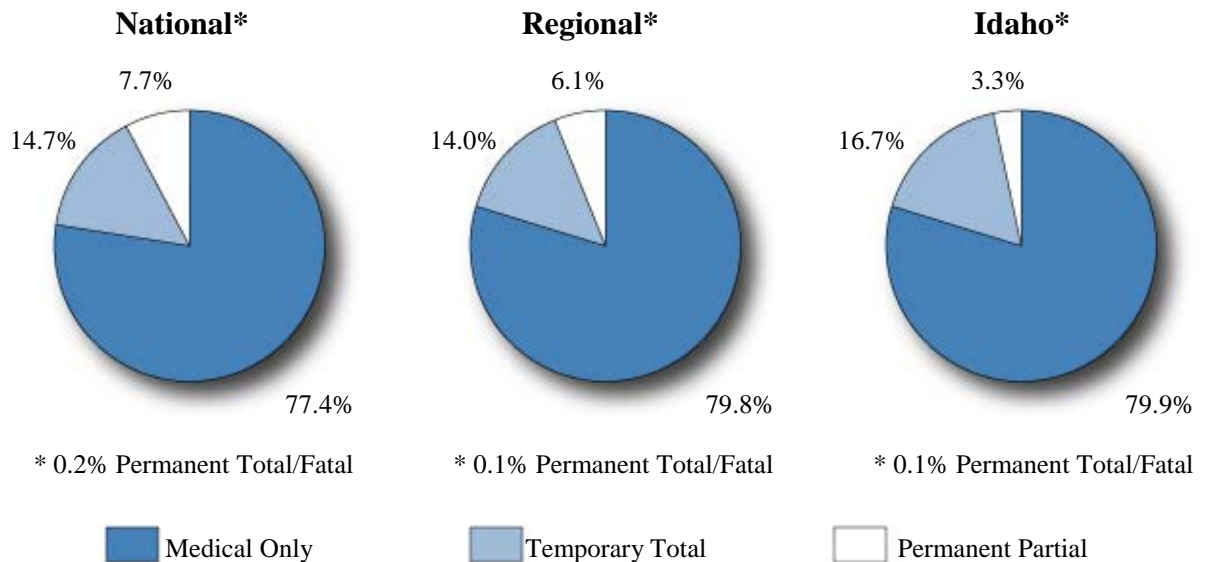
Of the 42,347 claims filed in Fiscal Year 2005, the most common type of accident involved lifting objects. Predictably, back injuries were the most frequent injuries and the largest num-

## *Claims Filed by Industry: FY 2003 – FY 2005*

Industry (Top 10)	FY 03	FY 04	FY 05
Manufacturing	6,248	5,976	6,133
Construction	4,776	4,854	5,407
Retail Trade	5,286	5,786	5,371
Health Care & Social Assistance	4,241	4,155	4,143
Waste Management Remediation	2,716	2,811	2,866
Wholesale Trade	2,613	2,498	2,551
Accommodation & Food Services	2,339	2,437	2,367
Agriculture/Forestry	2,334	2,263	2,327
Educational Services	2,092	1,986	1,959
Transportation/Warehousing	1,416	1,538	1,444
<b>Total</b>	<b>44,203</b>	<b>42,353</b>	<b>42,347</b>



## Distribution of Claims by Injury Type



Regional states are Colorado, Montana, Oregon, South Dakota and Utah  
Based on NCCI's WCSP data

ber of claims were filed by those aged 20-29 years. Fiscal Year 2005 also saw an unusually high number of fatalities. Forty-eight employees lost their lives, a 37% increase over the previous year.

Administration of the claims process is divided between compensation consultants, claims staff and records/reception staff. The Department utilizes five compensation consultants, who answer questions about the claims process, educate claimants, employers, insurance adjusters and attorneys about workers' compensation laws and procedures, and audit insurance companies' compliance with Idaho's Workers' Compensation Law. Consultants also review non-mediated settlements, or Lump Sum Settlements (LSS), to ensure payments adhere with statutory benefits.

The claims staff enter manually submitted First Report of Injury forms and check electronically received claims for accuracy. Claims staff are also responsible for reviewing medical records and other pertinent documents in order to audit and approve Summaries of Payment (SOP) submitted by the claims administrator when disability ends for each time loss claim.

Benefits staff also conducts extensive outreach programs for adjusters, employers, medical providers and others with a stake in the workers' compensation system.

\* Source: Idaho Department of Commerce and Labor

# Adjudication

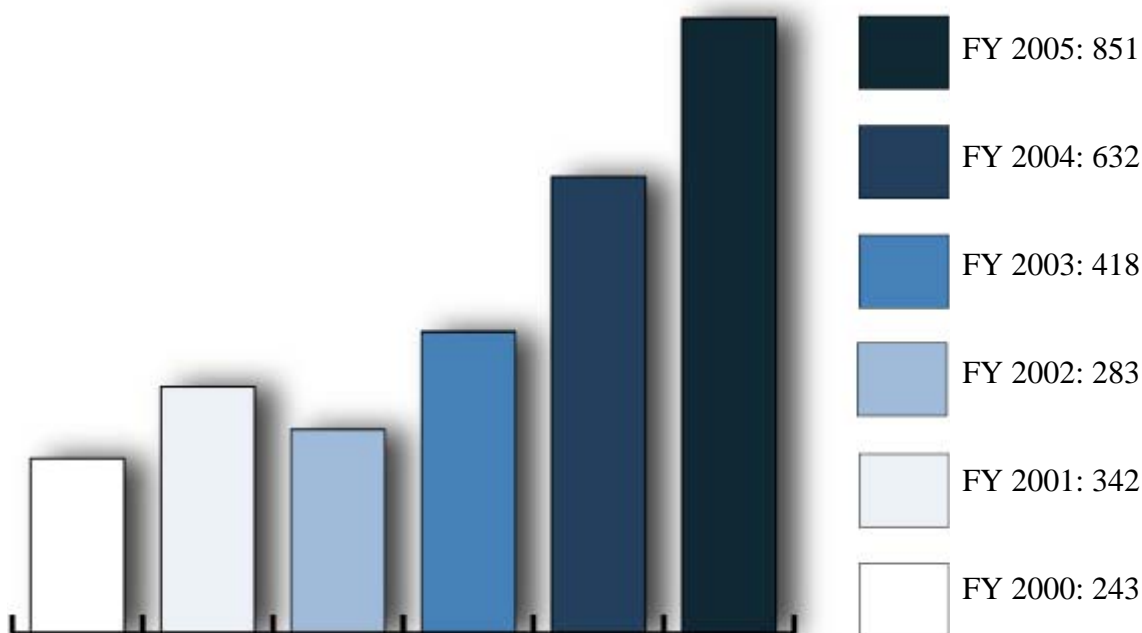
The workers' compensation system was developed to be the sole remedy for employees injured on the job and to protect the employer from civil liability for employment related injuries. It was designed to provide workers with timely access to medical treatment and specific payment amounts for injuries occurring in the course of employment. In almost all cases, the injured employee, the employer and the insurance company work together to manage a claim. Nevertheless, a small percentage of workers' compensation claims are disputed by the injured employee or the employer/surety. A hearing must be held to resolve the dispute.

The Adjudication Division is the judicial branch of the Industrial Commission. Formal hearings are conducted by

the Commissioners or by hearing officers called Referees. After the parties have presented their evidence and legal arguments, the Commission evaluates and weighs the evidence and issues a written decision. If a party is dissatisfied with a decision of the Commission, an appeal to the Idaho Supreme Court can be made.

The Commission also provides an alternative dispute resolution or mediation process. The mediation program was established in 1992 and has grown in popularity because of its ability to provide for the settlement of claims more expeditiously than traditional litigation. It is also available at any stage of a claim to assist the parties in reaching a successful resolution of the dispute.

## *Claims Resolved by Mediation: FY 2000 - FY 2005*



	FY 2002	FY 2003	FY 2004	FY2005
<b>Adjudication Activity</b>				
Complaints Filed	1,181	1,255	1,223	1,248
Hearings Held	111	123	123	113
Lump Sum Settlements	673	687	769	781
Dismissals	605	259	264	256
Decisions Issued	113	88	109	94
Appeals to Supreme Court	13	6	12	13
Affirmed	10	6	2	4
Reversed/Remanded	2	2	2	4
Dismissed	5	7	3	3
<b>Mediation Activity</b>				
Mediations Held	264	325	468	486
Claims Mediated	347	504	724	938
Claims Resolved	283	418	632	851
<b>Unemployment</b>				
Total Appeals	598	594	656	616
Total Decisions	562	593	668	631
Reconsiderations	19	28	39	33

The mediation program is a process where the parties are brought together for an informal, voluntary negotiation with a Commission mediator. The mediator facilitates a discussion that is directed towards an acceptable resolution of the disputed issues. The mediator remains neutral in the proceeding and works to present the merits of each party's case to the other party until a final resolution is reached.

The Industrial Commission also serves as the appellate body for disputed claim decisions from the Crime Victims Compensation Program, and decides upper

level appeals on unemployment insurance claim disputes from the Idaho Department of Commerce and Labor. The Commission issued 631 decisions on unemployment appeals during Fiscal Year 2005. Idaho continues to exceed nationwide expectations in the timeliness of its decisions, with 82% of its decisions issuing within 40 days of filing. Commission decisions on unemployment can be appealed to the Idaho Supreme Court.

# Rehabilitation Services

The Rehabilitation Division has successfully served the state of Idaho for 27 years. Created by the Legislature in 1978, this unique service was charged with the difficult but rewarding task of assisting injured workers return to gainful employment.

The success of the Rehabilitation Division has enabled existing employers to reduce costs and has added an attractive factor to the business climate in Idaho for new employers. These services are provided at no additional cost to the employer, insurer, or employee.

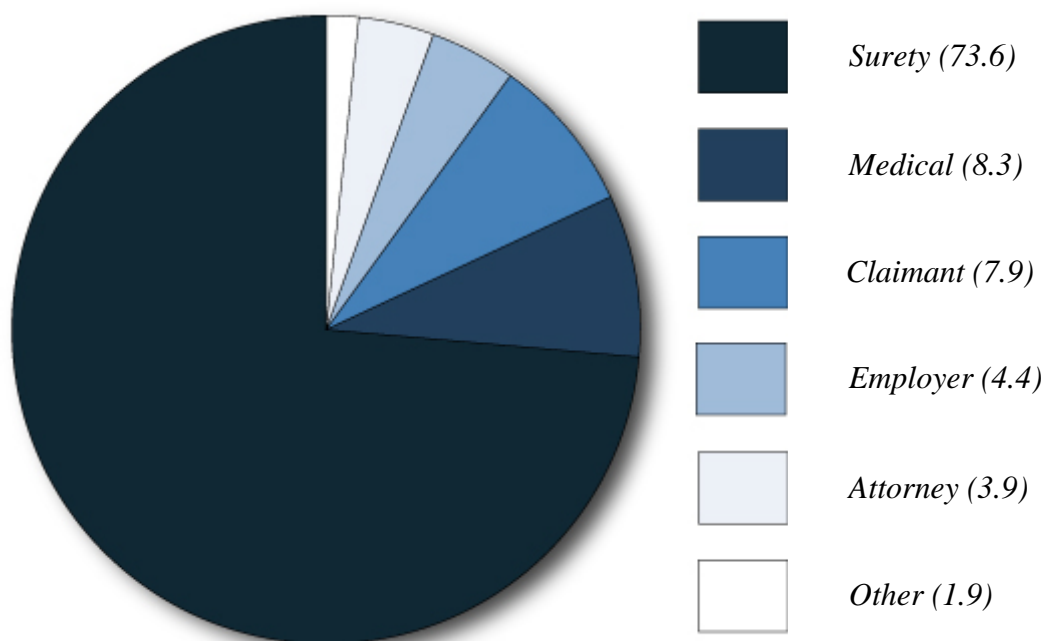
During this past year, the Rehabilitation Division has invested in digital cameras. In addition to adding clarity to job sight evaluations it has enabled the rehabilitation staff to electronically

send this valuable information to medical providers minimizing the response time on return-to-work decisions.

Singularly, and in conjunction with the Benefits Division, the Rehabilitation Division continues to provide quality education to physicians, employers, sureties, and injured workers on the complex issues of the workers' compensation system. These efforts have resulted in a more informed referral base with special benefit to employers.

During FY2005, 3,413 workers were provided rehabilitation services. Of injured workers who returned to work through the services of the Rehabilitation Division, 87% returned to their pre-injury status and wage. Through modified or accommodated work situa-

## Source of Referrals in FY 2005







## *Re-employment Model*

- *Pre-injury position with pre-injury employer*
- *Modified position with pre-injury employer*
- *Alternative position, often light duty, with pre-injury employer*
- *New job with new employer*
- *On-the-job training with new employer*
- *More formal retraining to update skills*

tions, 67% returned to their time-of-injury employer.

Additionally, the Rehabilitation Division has maintained its goal of quick response to all new referrals and continues to contact injured workers, employers, medical providers and sureties, gather detailed in-depth information, and develop a vocational plan; all within the average time of 9.28 days.

The Industrial Commission has monitored an increase in medical and time loss payments over the past several years. While there are a number of factors contributing to this increase, some can be attributed to many of the distinct challenges faced by the workers compensation industry throughout the United States, including more severe injuries, an aging workforce, and diverse inflationary factors seen in other

areas dealing with human health.

These escalating costs indicate the growing value of rehabilitative services as a way to assist insurers and employers manage the cost of workplace injuries. It has become increasingly important to assist injured workers in the transition of employment opportunities so they may continue to be productive and self-supporting members of the workforce.

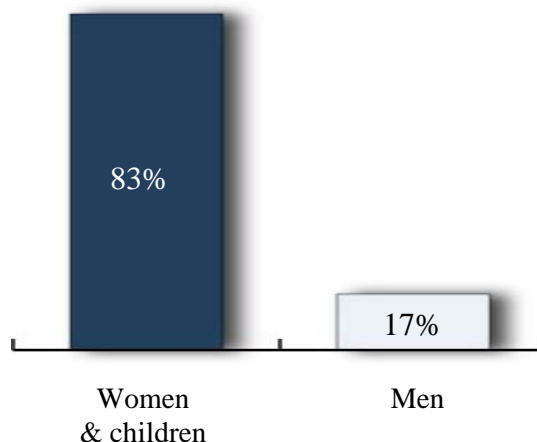
The Rehabilitation Division remains committed to the mission of pursuing an early return to work for injured workers, striving for restoration of pre-injury status and wage and assisting employers in cost reduction by proactive solutions with job modification, alternative employment, and job placement.

# Crime Victims Compensation

In 1986, the Idaho Legislature determined that “it is to the benefit of all that victims of violence and their dependents be assisted financially and socially whenever possible” (Idaho Code, 72-1002). With that as their goal, the Idaho Legislators created the Crime Victims Compensation Program to assist innocent victims in recovering from the traumatic effects of crime. The program provides financial assistance for medical, funeral, lost wages and counseling expenses incurred by victims and their survivors.

Since it was established, the Program has paid out over \$24,000,000 on behalf of victims of crime in Idaho without relying on a single tax dollar. Funding for the Crime Victims Compensation Program is primarily received from fines levied on misdemeanor (\$25.00) and felony (\$50.00) convictions and a \$200.00 penalty for convictions of sex offenses. The Program also receives funding from a Federal Victims of Crime Act grant, court ordered restitution,

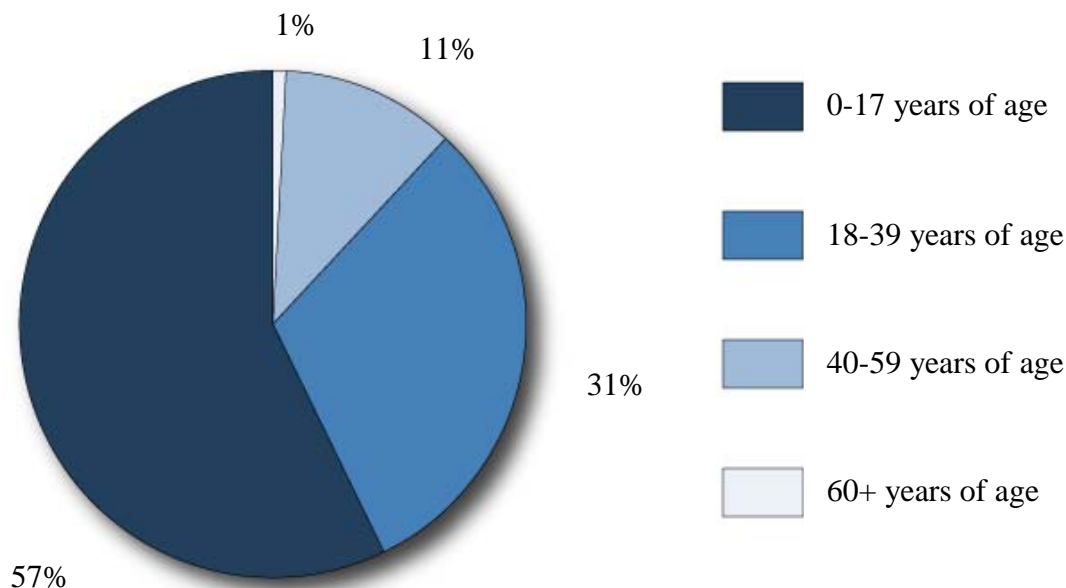
## Claims Filed in FY 2005



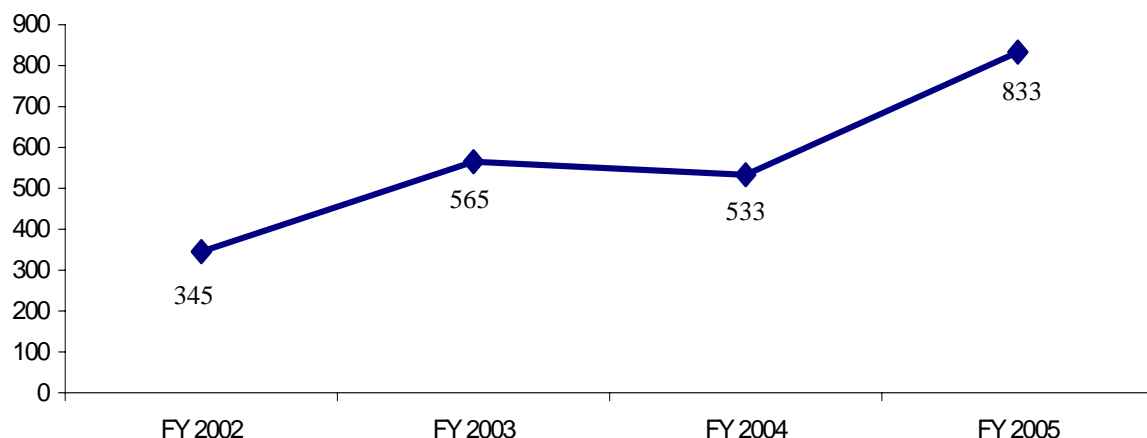
recovery from civil suits filed against offenders and from contributions.

Women and children continue to be the largest group of recipients of compensation benefits. In fiscal year 2005, 83% of all claims filed involved criminal misconduct

## Claims Filed by Age in FY 2005



### *FY 2002-FY 2005 Sexual Assault Forensic Examinations Claims*



against women and children. This represents a 16% increase from the previous year. A majority of these claims involved sexual related offenses.

The Crime Victims Compensation Program's Recovery Unit takes an aggressive approach in seeking reimbursement from offenders. Since the addition of a Recovery Officer in fiscal year 2001, recovered funds have steadily increased, reaching a record \$330,828 for fiscal year 2005. This represents a 50% increase from years prior to the addition of the Recovery Officer. The Program's Recovery Unit is a national leader in state victim compensation programs efforts to recover money from offenders.

In 2001, the Idaho Legislature gave the Program responsibility for administering payment of sexual assault forensic examinations. These examinations are used to gather evidence for prosecution in suspected sexual assault and child sexual abuse cases. The legislative changes resulted in a more consistent funding mechanism for all sexual assault examinations performed throughout the state. This funding mecha-

nism has fostered the growth of specialized sexual assault and child advocacy centers statewide.

In the first full year after the legislation was enacted, the Crime Victims Compensation Program received 345 claims for payment of sexual assault examinations. In fiscal year 2005, this number grew to 833, a four-year increase of 237%. The programs involvement with sexual assault examinations has helped to increase the number of victims receiving financial assistance for medical and mental health treatment. Since the legislative change, there has been a 42% increase in cases filed overall.

The Crime Victims Compensation Program continues to provide outreach and advocacy to the public and community organizations to improve the quality of services to victims of crime across the state. The Program worked cooperatively with emerging community justice centers in Coeur d'Alene, Nampa, Ada County and Idaho Falls to provide better services for victims of crime.

# Crime Victims Compensation--Claims, Payments & Revenue by County

County	General Claims Only	General with SAE*	SAE* Claims Only	Total Claims	General Claims Approved	General Claims Denied	SAE* Benefits Paid	General Benefits Paid**	Fines Collected **	Restitution Received **
Ada	291	259	77	627	333	131	\$70,961	\$601,954	\$442,899	\$75,078
Adams	4	1	2	7	1	0	0	1,616	9,786	50
Bannock	40	2	9	51	35	6	1,875	39,402	129,038	15,228
Bear Lake	2	0	0	2	0	2	0	2,722	6,268	0
Benewah	2	0	1	3	1	1	0	24,205	15,083	2,486
Bingham	21	1	5	27	14	3	1,791	30,878	39,284	2,164
Blaine	10	4	8	22	11	4	2,660	25,777	24,108	11,815
Boise	3	2	1	6	7	4	1,005	4,842	21,201	984
Bonner	27	4	2	33	28	2	5,120	67,804	49,437	6,570
Bonneville	66	11	19	96	63	6	9,831	179,057	99,774	2,801
Boundary	5	0	0	5	5	0	0	8,560	17,211	0
Butte	1	0	1	2	2	0	0	10,432	3,899	0
Camas	1	0	2	3	1	0	0	2,500	875	0
Canyon	237	120	16	373	236	57	11,124	372,506	155,036	19,844
Caribou	0	1	0	1	0	0	0	4,724	10,197	447
Cassia	6	2	10	18	8	2	1,632	8,958	37,550	1032
Clark	0	0	0	0	0	0	0	0	1,887	0
Clearwater	6	2	0	8	7	0	442	9,506	12,276	2,815
Custer	0	0	0	0	0	0	0	0	4,089	1,916
Elmore	10	25	6	41	22	3	4,885	33,212	28,528	631
Franklin	2	2	0	4	3	0	0	261	10,377	1,753
Fremont	13	1	0	14	6	6	107	1,713	12,839	785
Gem	14	14	2	30	23	8	2,041	22,288	16,243	2,726
Gooding	7	1	13	21	8	0	98	40,424	13,837	644
Idaho	18	2	3	23	12	7	1,165	4,783	24,145	3,187
Jefferson	6	2	0	8	8	1	692	4,309	20,398	1,103
Jerome	13	4	15	32	14	0	1,354	16,376	24,539	2,127
Kootenai	93	10	0	103	61	5	3,750	130,366	132,598	19,237
Latah	20	2	1	23	17	2	0	12,052	31,608	602
Lemhi	5	0	0	5	4	1	0	22,824	4,650	0
Lewis	2	0	0	2	2	0	0	1,499	4,590	18
Lincoln	6	3	4	13	8	0	1,021	2,464	4,991	0
Madison	5	3	0	8	10	1	735	15,621	24,437	2,233
Minidoka	15	6	7	28	19	6	2,196	31,531	22,379	4,853
Nez Perce	45	2	2	49	33	12	2,167	71,781	52,254	9,993
Oneida	1	0	0	1	2	2	0	0	6,964	0
Owyhee	7	3	0	10	6	1	0	10,847	11,712	1,212
Payette	11	12	7	30	10	0	890	4,166	37,019	0
Power	4	0	4	8	4	1	549	3,751	11,091	1,594
Shoshone	12	1	0	13	9	1	0	57,653	18,248	535
Teton	4	2	2	8	4	0	2,802	1,431	7,879	0
Twin Falls	34	17	46	97	39	7	41,288	85,148	69,929	8,555
Valley	8	17	1	26	16	5	3,606	33,611	17,394	544
Washington	7	1	0	8	4	0	0	57,465	13,609	520
Out of State	3	10	2	15	0	6	4,278	0		0
Unknown	1	0	6	7	0	0				1,865
Totals:	1088	549	274	1911	1096	293	180,066	2,061,017	1,702,198	205,177

\*SAE = Sexual Assault Exam

\*\*Columns may not add up due to dollar rounding.



# Fiscal Activity

	FY2004	FY2005
<b>Workers' Compensation Receipts:</b>		
Premium tax, workers' compensation	\$8,236,4000	\$9,104,400
Premium tax penalties	5,900	10,000
Employer Compliance penalties	449,800	612,300
Interest earnings on investments	269,800	204,700
Unemployment appeals, Special Indemnity Fund services	292,400	366,000
Miscellaneous receipts	27,800	30,700
Federal receipts, Census of Fatal Occupational Injuries	2,100	2,300
Annual seminar receipts	28,500	30,200
<b>Total Workers' Compensation Revenues</b>	<b>9,312,700</b>	<b>10,360,600</b>
<b>Workers' Compensation Disbursements:</b>		
Compensation Division	2,767,000	2,859,600
Rehabilitation Division	2,910,700	3,070,000
Adjudication Division	1,515,100	1,483,500
Division of Building Safety	994,400	1,251,300
Annual seminar expenditures	20,800	20,800
Federal grant, Census of Fatal Occupational Injuries	2,300	2,100
<b>Total Workers' Compensation Disbursements</b>	<b>8,210,300</b>	<b>8,688,000</b>
<b>Crime Victims Compensation Program Revenues:</b>		
Fines remitted by counties	1,695,400	1,702,200
Federal grant	497,000	864,200
Restitution/subrogation	302,700	324,200
Contributions/donations	50,600	123,600
Miscellaneous receipts	34,000	6,700
<b>Total Crime Victims Program Receipts</b>	<b>2,579,700</b>	<b>3,020,900</b>
<b>Crime Victims Program Disbursements</b>		
Crime Victims Program administration	574,400	588,400
Crime Victims Program trustee/benefits, state	1,657,000	1,629,600
Crime Victims Program trustee/benefits, federal	497,000	611,600
<b>Total Crime Victims Program Disbursements</b>	<b>2,728,400</b>	<b>2,829,600</b>
<b>Total Agency Revenues</b>	<b>11,892,400</b>	<b>13,381,500</b>
<b>Total Agency Disbursements</b>	<b>10,938,700</b>	<b>11,517,600</b>
<b>Cash Balance, Individual Funds</b>		
Industrial Administration fund	4,545,100	6,217,300
Crime Victims Program fund	3,147,600	3,086,200
Federal grant	2,700	255,500
Annual seminar account	16,600	26,000
<b>Total Cash Balance, Individual Funds</b>	<b>7,712,000</b>	<b>9,585,000</b>
<b>Number of Employees (Full-Time Equivalent)</b>		
Compensation Division	53.75	54.75
Rehabilitation Division	52.25	50.75
Adjudication Division	21.5	22
Crime Victims Compensation Program	10	10
<b>Total Number of Employees</b>	<b>137.5</b>	<b>137.5</b>

Claims and Adjudication Statistics by County

County	Total Employment *	Number of Claims Filed	Claims per 100 Employees	Fatalities	Total Time Loss Cases Closed**	Lump Sum Settlements on Cases Closed	Number of Complaints Filed***	Number of W/C Hearings Held	Number of W/C Dispositions ****
Ada	171,525	12,278	7.16%	11	2,037	297	295	33	240
Adams	1,618	79	4.88%	0	23	2	4	0	1
Bannock	37,942	1,954	5.15%	4	393	76	71	5	71
Bear Lake	2,941	102	3.47%	0	27	5	3	0	3
Benewah	3,680	406	11.03%	0	108	15	16	0	10
Bingham	20,178	888	4.40%	1	162	30	26	3	24
Blaine	12,996	899	6.92%	2	206	27	18	2	24
Boise	3,395	46	1.35%	0	10	3	2	0	5
Bonner	18,368	972	5.29%	2	245	59	52	4	61
Bonneville	44,779	2,982	6.66%	4	620	110	105	9	98
Boundary	4,026	247	6.14%	2	65	8	15	3	13
Butte	1,197	32	2.67%	0	10	1	0	1	1
Camas	578	13	2.25%	0	0	0	0	0	0
Canyon	69,659	4,412	6.33%	3	846	136	125	8	118
Caribou	3,037	151	4.97%	0	26	2	5	0	5
Cassia	9,250	718	7.76%	3	153	20	27	2	22
Clark	476	18	3.78%	0	0	0	0	0	0
Clearwater	3,020	171	5.66%	1	69	18	4	0	10
Custer	2,436	115	4.72%	1	20	4	1	0	4
Elmore	10,006	353	3.53%	0	84	10	16	3	10
Franklin	5,694	198	3.48%	0	20	1	4	1	3
Fremont	5,659	143	2.53%	0	37	4	7	1	2
Gem	6,723	176	2.62%	0	42	5	9	0	3
Gooding	7,492	440	5.87%	2	84	12	6	2	4
Idaho	6,635	359	5.41%	1	103	33	6	3	17
Jefferson	9,688	411	4.24%	0	93	21	21	1	15
Jerome	9,314	806	8.65%	0	146	30	18	3	20
Kootenai	60,289	4,180	6.93%	4	621	97	121	14	101
Latah	17,303	730	4.22%	0	151	25	14	1	22
Lemhi	3,712	133	3.58%	1	36	5	5	0	5
Lewis	1,706	105	6.15%	0	30	9	3	0	5
Lincoln	2,302	29	1.26%	1	3	0	0	0	0
Madison	13,735	992	7.22%	0	148	18	23	2	15
Minidoka	8,641	499	5.77%	1	109	7	9	1	12
Nez Perce	17,686	1,449	8.19%	1	361	62	63	2	44
Oneida	1,921	46	2.39%	0	11	0	1	0	1
Owyhee	4,674	236	5.05%	0	47	5	12	2	6
Payette	9,521	458	4.81%	0	102	21	12	0	11
Power	3,459	253	7.31%	0	46	9	7	0	8
Shoshone	5,066	315	6.22%	1	85	28	7	1	18
Teton	4,060	124	3.05%	0	31	1	6	0	3
Twin Falls	34,879	2,352	6.74%	1	444	81	70	6	72
Valley	3,912	308	7.87%	1	65	9	4	0	5
Washington	4,553	313	6.87%	0	45	11	9	0	10
Out of state	-	423	-	0	111	29	22	1	28
Unknown	-	33	-	0	21	11	3	1	9
Total	669,730	42,347	6.32%	48	8,096	1,357	1,247	115	1,159

\* Source: Idaho Department Commerce of Labor      \*\* Includes impairment-only and fatal cases      \*\*\* By county of accident

\*\*\*\* Post-hearing decisions, stipulations, lump-sum settlements, and dismissals including non-compensable, medical-only, and indemnity cases

Insurance Company Statistics

	FY 2005			Medical Only Claims			Time-Loss Cases Closed				
	FY 2005			FY 2005			FY2005				
	Premium Earned	Employers Covered	Claims Filed	Claims Paid	Total Paid	Average Paid	Cases Closed	Paid	Average Paid	Paid	Average Paid
State Insurance Fund	\$207,507,830	32,520	22,074	20,250	12,484,299	616	3,629	41,967,574	11,565	42,488,327	11,708
Self Insured Employers	30,306,863	29	3,194	3,497	1,800,927	515	490	4,821,200	9,839	5,621,837	11,473
Private Insurers (Top 20 by Premium)											
Liberty Northwest Insurance	41,728,870	1,048	5,222	4,911	2,874,936	585	776	8,505,562	10,961	9,894,964	12,751
Advantage Worker' Compensation Ins.	14,008,640	646	1,813	2,000	1,191,192	595	323	2,849,871	8,823	3,578,339	11,078
Zurich American Insurance Company	12,844,356	537	1,190	451	371,935	824	134	1,949,606	14,549	1,825,883	13,626
Insurance Company of the State of PA	7,995,677	147	709	239	16,584	69	106	924,975	8,726	1,068,650	10,082
American Home Assurance	7,590,435	327	1,142	764	226,350	296	133	1,005,398	7,559	1,268,777	9,540
Associated Loggers Exchange	6,294,115	46	225	177	121,057	683	110	1,976,070	17,964	1,784,818	16,226
Ace American Insurance Company	5,415,990	198	401	469	338,994	722	56	472,405	8,436	615,653	10,994
Travelers Insurance	5,177,638	351	662	23	9,763	424	96	680,189	7,085	933,198	9,721
Workers' Compensation Exchange	4,348,331	6	261	196	154,562	788	90	1,772,027	19,689	1,122,115	12,468
Employers Ins. Company of Wausau	2,879,583	248	239	233	170,054	729	109	1,371,739	12,585	1,618,470	14,848
Sentry Insurance	2,386,671	129	279	522	161,275	308	29	253,240	8,732	237,826	8,201
Indemnity Insurance Company of NA	1,982,826	41	214	247	196,115	793	37	297,910	8,052	455,318	12,306
Liberty Insurance Corporation	1,891,353	183	649	184	106,011	576	34	134,177	3,946	253,708	7,462
American Casualty Company	1,716,331	77	237	188	62,102	330	62	495,708	7,995	475,908	7,676
Hartford Insurance	1,687,533	127	157	145	75,143	518	10	38,396	3,840	78,342	7,834
New Hampshire Insurance Co.	1,597,372	49	12	7	37	5	0	0	0	0	0
Commerce & Industry Insurance Co.	1,444,575	245	97	68	55,815	820	9	78,410	8,712	84,932	9,437
Liberty Mutual Insurance Co.	1,392,373	170	128	111	65,416	589	18	242,809	13,489	358,092	19,894
Fidelity & Guarantee Insurance Co.	1,306,238	61	262	139	2,687	19	41	172,996	4,219	325,048	7,928
St. Paul Fire & Marine Insurance	1,246,107	383	150	79	32,328	409	29	377,332	13,011	354,080	12,210
Totals for All Private Insurers (323)	146,543,608	15,035	16,939	14,641	9,330,277	637	2,961	37,294,416	12,595	38,555,884	3,061
Other											
Under Research	0	0	14	0	0	0	6	4,734	789	9,763	1,627
Non-insured	0	0	88	0	0	0	22	256,545	11,661	158,611	7,210
Totals for Other	0	0	102	0	0	0	28	261,279	12,595	168,374	3,061
TOTALS	384,358,301	47,548	42,309	38,388	23,613,503	615	7,108	84,344,469	11,866	86,834,422	12,216

# *Field Offices*

## **Burley**

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